

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PARTICIPATING COVERAGE FOR DAMAGE TO YOUR
AUTO – VIRGINIA**

SCHEDULE

| Description Of Vehicle | Limit Of Liability | Premium | |
|------------------------|-----------------------------|-------------------------|------------------------------------|
| | | Participating Collision | Participating Other Than Collision |
| | \$ _____ Less \$25% Ded. | \$ _____ | \$ _____ |
| | \$ _____ Less \$25% Ded. | \$ _____ | \$ _____ |
| | \$ _____ Less \$25% Ded. | \$ _____ | \$ _____ |

NOTICE

The amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the vehicles and coverages described in the Schedule or in the Declarations, the provisions of the policy apply unless modified by this endorsement.

A. Paragraph A. of the Insuring Agreement of Part D is replaced by the following:

We will pay for direct and accidental loss to "your covered auto" or any "non-owned auto", including their equipment, minus a 25% deductible. This deductible shall be a maximum of \$500 and a minimum of:

1. \$200 for Collision Coverage; or
2. \$100 for Other Than Collision Coverage.

We will pay for loss to "your covered auto" caused by:

1. Other than "collision" only if the Schedule or Declarations indicates that Participating Other Than Collision Coverage is provided for that auto.
2. "Collision" only if the Schedule or Declarations indicates that Participating Collision Coverage is provided for that auto.

If there is a loss to a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Schedule or in the Declarations.

B. The Limit Of Liability Provision in Part D is replaced by the following:

LIMIT OF LIABILITY

A. Our limit of liability for loss will be the lesser of the:

1. Amount shown in the Schedule or in the Declarations.
2. Actual cash value of the stolen or damaged property; or
3. Amount necessary to repair or replace the property with other property of like kind and quality.

However, the most we will pay for loss to:

1. Any "non-owned auto" which is a "trailer" is \$500.
2. Equipment designed solely for the reproduction of sound, including any accessories used with such equipment, which is installed in locations not used by the auto manufacturer for installation of such equipment or accessories, is \$1,000.

B. Our payment for loss will be reduced by any applicable deductible shown in the Schedule or in the Declarations.

C. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.